

**OFFICE OF THRIFT SUPERVISION
EXPECTED CRA EXAMINATION SCHEDULE
4TH QUARTER 2003**

NORTHEAST REGION

	<u>Month</u>		<u>Month</u>
<u>CONNECTICUT</u>		<u>OHIO</u>	
American Savings Bank of NJ 365 Broad Street Bloomfield, NJ 07003	October	First FS&LA 14806 Detroit Avenue Lakewood, OH 44107	November
Synergy Bank 310 North Avenue East Cranford, NJ 07016	November	The Home B&LC 355 Jefferson Street Greenfield, OH 45123	November
<u>NEW YORK</u>		Third FS&LA 7007 Broadway Avenue Cleveland, OH 44105	November
Cross County Federal Savings Bank 8010 Eliot Avenue Middle Village, NY 11379	October	Equitable S&L Co. 114 South Main Street Cadiz, OH 43907	December
Abacus Federal Savings Bank 6 Bowery New York, NY 10013	November	<u>PENNSYLVANIA</u>	
<u>OHIO</u>		Armstrong County B&LA 935 5th Avenue Ford City, PA 16226	October
Adams County B&LC 201 West Main Street West Union, OH 45693	October	Dollar Bank, FSB 3 Gateway Center – Seventh South Pittsburgh, PA 15222	December
Liberty Federal Savings Bank 314 Park Avenue Ironton, OH 45638	October		

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SOUTHEAST REGION

	<u>Month</u>		<u>Month</u>
<u>ALABAMA</u>		<u>GEORGIA</u>	
Security Federal Savings Bank 301 Third Avenue Jasper, AL 35501-3757	October	The Gordon Bank 280 Milledgeville Highway Gordon, GA 31031-0068	November
Cullman Savings Bank 316 Second Avenue, Southwest Cullman, AL 35055-4117	November	Ebank 2410 Paces Ferry Road Atlanta, GA 30339	December
Security Bank 2301 University Boulevard Tuscaloosa, AL 35401-1543	November	Commercial Banking Company 110 Main Street Hahira, GA 31632-1124	December
<u>FLORIDA</u>		Heritage First Bank 1700 Turner McCall Boulevard Rome, GA 30161	December
Federal Trust Bank 420 West First Street Sanford, FL 32771	October	<u>ILLINOIS</u>	
Interamerican Bank, a FSB 9190 Coral Way Miami, FL 33165-2049	November	Loomis Federal Savings & Loan Association 6350 West 63rd Street Chicago, IL 60638	October
First Community Bank of America 6100 4th Street North St. Petersburg, FL 33703	November	Park Federal Savings Bank 5400 Pulaski Road Chicago, IL 60632	October
Mackinac Savings Bank, FSB 280 North Congress Avenue Boynton Beach, FL 33426	December	First FS&LA of Edwardsville 300 Saint Louis Street Edwardsville, IL 62025-1945	October

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<u>ILLINOIS</u>		<u>ILLINOIS</u>	
Union Federal Savings and Loan Association 104 North Tremont Street Kewanee, IL 61442-2232	October	First FS&LA 1111 Charleston Avenue Mattoon, IL 61938	November
First FS&LA of Pekin 532 Court Street Pekin, IL 61554-3301	October	Mount Morris S&LA 18 West Main Street Mount Morris, IL 61054-1445	November
Ben Franklin Bank of Illinois 14 North Dryden Place Arlington Heights, IL 60004	November	American Union S&LA 2601 West Division Street Chicago, IL 60622	December
UmbrellaBank, fsb 220 West Huron Street, Suite 1000 Chicago, IL 60610	November	Central FS&LA 5953 West Cermak Road Cicero, IL 60804-2190	December
Charleston FS&LA 800 West Lincoln Avenue Charleston, IL 61920-2417	November	First FS&LA of Kewanee 101 West Central Boulevard Kewanee, IL 61443-2229	December
Home FS&LA of Collinsville 100 East Clay Street Collinsville, IL 62234-3201	November	AJ Smith Federal Savings Bank 14757 Cicero Avenue Midlothian, IL 60445-3171	December
KFS Bank, F.S.B. 310 South Schuyler Avenue Kankakee, IL 60901-3812	November	Regency Savings Bank, a FSB 24 North Washington Street Naperville, IL 60540	December

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<u>ILLINOIS</u>		<u>INDIANA</u>	
Peru Federal Savings Bank 1730 4th Street Peru, IL 61354-3323	December	Bedford FSB 1030 15th Street Bedford, IN 47421-0368	December
North Shore Trust and Savings 700 South Lewis Waukegan, IL 60085-6173	December	Union S&LA 730 North Central Avenue Connersville, IN 47331-2048	December
<u>INDIANA</u>		United Fidelity Bank, F.S.B. 18 Northwest 4th Street Evansville, IN 47708-1778	December
Boonville Federal Savings Bank 123 North Third Street Boonville, IN 47601-1508	October	First FS&LA of Hammond 131 Rimbach Street Hammond, IN 46320-1735	December
Dearborn Savings Association, F.A. 118 Walnut Street Lawrenceburg, IN 47025-1838	October	Lake Federal Savings and Loan Association 7048 Kennedy Avenue Hammond, IN 46323-2212	December
Fidelity Federal Savings Bank 116 West 4th Street Marion, IN 46952-4018	November	First Federal Savings Bank 648 North Jefferson Street Huntington, IN 46750-2101	December
Peoples FSB of DeKalb County 212 West 7th Street Auburn, IN 46706-1723	December	Home Bank, SB 59 West Washington Street Martinsville, IN 46151-1425	December

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<u>INDIANA</u>		<u>KENTUCKY</u>	
River Valley Financial Bank 430 Clifty Drive Madison, IN 47250	December	Home Savings Bank, FSB 202 Elm Street Ludlow, KY 41016-1522	December
<u>KENTUCKY</u>		First Federal Savings and Loan Association 129 W Main Street Morehead, KY 40351-1625	December
Citizens Federal Savings and Loan Association 433 Madison Avenue Covington, KY 41011-1519	November	Central Bank, FSB 301 North Main Street Nicholasville, KY 40356	December
First Federal Savings and Loan Association 479 Main Street Hazard, KY 41701-1776	November	Family Bank, FSB 232 Main Street Paintsville, KY 41240-1040	December
Heritage Bank 2700 Fort Campbell Blvd. Hopkinsville, KY 42240-4941	November	<u>MARYLAND</u>	
Victory Community Bank 2500 Chamber Center Drive, Suite 100 Fort Mitchell, KY 41017	December	Chesapeake Bank of Maryland 2001 E. Joppa Road Baltimore, MD 21234	October
First Federal Savings Bank of Frankfort 216 W Main Street Frankfort, KY 40601-1806	December	Hull Federal Savings Bank 1248 Hull Street Baltimore, MD 21230	October
First Financial Bank 104 South Chiles Street Harrodsburg, KY 40330-1620	December	North Arundel Savings Bank, FSB 125 Mountain Road Pasadena, MD 21122	October

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<u>Month</u>	<u>Month</u>
<u>MARYLAND</u>	<u>MARYLAND</u>
Valley Bank of Maryland 1777 Reisterstown Road Pikesville, MD 21208	October
Prince George's Federal Savings Bank 14804 Pratt Street Upper Marlboro, MD 20772	October
Suburban Federal Savings Bank 2120 Baldwin Avenue Crofton, MD 21114	November
Liberty FS&LA 401 North Howard Street Baltimore, MD 21201	November
Golden Prague FS&LA 2921 McElderry Street Baltimore, MD 21205	November
American Bank 1700 Rockville Pike Rockville, MD 20852	November
Hamilton Federal Bank 5600 Harford Road Baltimore, MD 21214	December
	The Back and Middle River FS&LA 1520 Old Eastern Avenue Baltimore, MD 21221
	Kosciuszko Federal Savings Bank 1635 Eastern Avenue Baltimore, MD 21231
	Sykesville Federal Savings Association 1321 Liberty Road Sykesville, MD 21784
	<u>MICHIGAN</u>
	December
	Marshall Savings Bank, F.S.B. 107 N Park Avenue Marshall, MI 49068-1509
	<u>NORTH CAROLINA</u>
	First Savings and Loan Association 206 West Center Street Mebane, NC 27302-2433
	October
	Morganton FS&LA 100 South King Street Morganton, NC 28655
	November

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<u>SOUTH CAROLINA</u>		
Newberry Federal Savings Bank 1735 Wilson Road Newberry, South Carolina 29108-2919	October	
Woodruff FS&LA 247 North Main Street Woodruff, South Carolina 29388-1847	October	
<u>VIRGINIA</u>		
Community Bank 38 North Central Avenue Staunton, VA 24401	October	
Franklin FS&LA of Richmond 4501 Cox Road Glen Allen, Virginia 23060	November	
Imperial S&LA, Inc. 211 Fayette Street Martinsville, VA 24112	November	
Bedford Federal Savings Bank 125 West Main Street Bedford, VA 24523	December	
Virginia Savings Bank, F.S.B. 600 Commerce Avenue Front Royal, VA 22630	December	

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MIDWEST REGION

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<u>IOWA</u>		<u>LOUISIANA</u>	
First Community Bank 716 Illinois Street Sidney, IA 51652	October	Home Bank 503 Kaliste Saloom Lafayette, LA 70508	October
Midwest Heritage Bank, F.S.B. 1025 Braden Avenue Chariton, IA 50049	November	<u>MISSOURI</u>	
First Federal Bank 329 Pierce Street Sioux City, IA 51101	December	Boone National S&LA, FA 901 E. Broadway Columbia, MO 65201	December
<u>KANSAS</u>		<u>NEBRASKA</u>	
Citizens S&LA, FSB 5151 S. 4th Street Leavenworth, KS 66048	October	Lincoln FSB of Nebraska 1101 N Street Lincoln, NE 68508	November
Capitol Federal Savings Bank 700 S. Kansas Avenue Topeka, KS 66603	December	<u>OKLAHOMA</u>	
<u>LOUISIANA</u>		<u>TENNESSEE</u>	
Dryades Savings Bank, FSB 233 Carondelet Street, Suite 200 New Orleans, LA 70130	October	First Market Bank, FSB One Commerce Square, Fifth Floor Memphis, TN 38150	October

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MIDWEST REGION

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<u>TENNESSEE</u>		<u>WISCONSIN</u>	
Athens Federal Community Bank 106 W. Washington Avenue Athens, TN 37303	November	PyraMax Bank, FSB 7001 W. Edgerton Avenue Greenfield, WI 53220	December
First Federal Savings Bank 200 N. 2nd Street Clarksville, TN 37040	December	Citizens Community Federal 2174 Eastridge Center Eau Claire, WI 54701	December
<u>TEXAS</u>		Thrivent Financial Bank 2000 E. Milestone Dr. Appleton, WI 54919	December
Guaranty Bank 8333 Douglas Avenue Dallas, TX 75225	October	St. Francis Bank, F.S.B. 3545 S. Kinnickinnic Avenue Milwaukee, WI 53235	December
First FS&LA of Littlefield 301 Xit Dr. Littlefield, TX 79339	October		
First Heights Bank, a FSB 2010 N. Loop West, Suite 220 Houston, TX 77018	November		
<u>WISCONSIN</u>			
Paper City Savings Association 4200 8th St. South Wisconsin Rapids, WI 54494	November		

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WEST REGION

	<u>Month</u>		<u>Month</u>
<u>CALIFORNIA</u>		<u>UTAH</u>	
PFF Bank & Trust 399 N. Garey Avenue Pomona, CA	October	Frontier Bank, FSB 1245 Deer Valley Drive Park City, UT	December
Pacific Trust Bank, FSB 279 F Street Chula Vista, CA	October	<u>WASHINGTON</u>	
Luther Burbank Savings 804 Fourth Street Santa Rosa, CA	November	Yakima FS&LA 118 E Yakima Avenue Yakima, WA	December
San Luis Trust Bank, FSB 1001 Marsh Street San Luis Obispo, CA	November		
<u>COLORADO</u>			
San Luis Valley FB 401 Edison Avenue Alamosa, CO	November		
<u>NEW MEXICO</u>			
Pioneer Bank 306 N Pennsylvania Avenue Roswell, NM	December		